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6240396.pn.	2

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DB=USPT; PLUR=YES; OP=OR

L23 '5511114'.pn. 1 L23

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L21 '5577109'.pn. 1 L21

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<u>L12</u>	'5983207'.pn.	1	<u>L12</u>
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<u>L10</u>	'6332133'.pn.	1	<u>L10</u>
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<u>L8</u>	l3 and 705/39	9	<u>L8</u>
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<u>L6</u>	'7100821'.pn.	1	<u>L6</u>
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<u>L5</u>	'6332133'.pn.	1	<u>L5</u>
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<u>L4</u>	L3 and 705.clas.	25	<u>L4</u>
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<u>L3</u>	l1 and L2	54	<u>L3</u>
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<u>L2</u>	(plural or plurality or multiple or many) same charge near2 numbers	3176	<u>L2</u>
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<u>L1</u>	(pre-paid or prepaid) same (charge near2 card or credit near2 card)	5095	<u>L1</u>
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L4: Entry 9 of 25

File: PGPB

Feb 6, 2003

DOCUMENT-IDENTIFIER: US 20030028481 A1

TITLE: Credit card system and method

Current US Classification, US Primary Class:705Detail Description Paragraph:

[0044] Additionally, the "master credit card" account can be in some embodiments something other than a credit card account. For instance, while not otherwise affecting the formatting or processing of the limited use credit card numbers as described herein, the master card number can be a prepaid account or another type of account, such as a utility, telephone service provider or Internet Service Provider (ISP) account. The utility company, telephone company, ISP or other account holder would generate a bill, which, in possible addition to or separate from to the regular bill, would include a listing of limited use credit card transactions. An advantage of this type of arrangement is that the service provider already has information as to a pool of individual and their credit worthiness, as well as low increased overhead due to the already in place billing system. In these embodiments, the "master account" may but likely does not have the format of a standard credit card or the like.

Detail Description Paragraph:

[0226] The limited use credit card number and remapping system may also be used in connection with organizations other than banks. For example, the limited use credit card number may be linked to organizations such as utilities, Internet service providers, telephone accounts, fixed or mobile, anonymous prepaid accounts and the like. With such other organizations, there would be no remapping to a master credit card number, but rather to some other account number provided by the organization.

Detail Description Paragraph:

[0229] A card holder may desire to access a list of limited use credit/debit/charge card numbers where the limited use cards are not stored on the card holder's own computer. In the context of modern client server architecture this represents one extreme of the situation where all information storage is at the server. The previous description for local storage indicates the situation of a client program with a significant amount of local functionality. Between these two extremes a range of intermediary client server arrangements such as a "thin client" with minimal functionality obtaining limited use numbers from the server as required. The combination of encryption and dynamic passwords, as described herein, or any suitable alternative form of use identification allows a card holder to have "multiple wallets", i.e., a card holder can access limited use numbers from different devices, without the need to transmit credit card numbers.

Detail Description Paragraph:

[0264] In combination with an issuer's capability to configure specific card products, these additional dynamic control features provide a mechanism for a traditional plastic payment card to be turned into a range of new products. In effect, the present invention creates "instantly configurable plastic payment cards". This capability can be combined with conventional credit cards, debit cards and pre-paid cards.

Detail Description Paragraph:

[0284] The acceptability of CPN's at any VISA/Mastercard/Europay accepting merchant is a key advantage of CPN technology. This means that the existing computer based system can be for mail order and telephone order with any alterations. Having said that, the current system is not specifically directed at MOTO users and users may not appreciate this capability. In addition many existing MOTO users may not have access to the Internet at the time of placing a MOTO order or indeed have Internet access at all. Without a credit card, telephone orders can be almost impossible. All the manifestations described below could also be provided linked to a bank account or pre-paid account.

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